

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael Lynn Brant  
Deena Marie Brant  
Debtors

Case No. 15-05221-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 28

Date Rcvd: Jul 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 10, 2020.

db/jdb +Michael Lynn Brant, Deena Marie Brant, 4280 Drybridge Road, Glenville, PA 17329-9089  
aty Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066  
4750857 +3232 Newmark Drive, Miamisburg, OH 45342-5421  
4731936 +Brant Deena Marie, 4280 Drybridge Road, Glenville, PA 17329-9089  
4731935 +Brant Michael Lynn, 4280 Drybridge Road, Glenville, PA 17329-9089  
4731939 +Bureau Of Account Management, 3607 Rosemont, Camp Hill, PA 17011-6904  
4731940 Bureau of Collections & Tax payer, PO Box 281041, Harrisburg, PA 17128-1041  
4731942 +Commercial Acceptance Company, 2 West Main Street, Shiremanstown, PA 17011-6326  
4731944 +EOS CCA, 700 Longwater Drive, Norwell, MA 02061-1624  
5271488 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
5271489 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826,  
NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826, Greenville, SC 29603-0826  
4731950 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
4774738 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
4742553 +PNC Bank, NA, %Joshua I. Goldman, Esq., KML Law Group, PC, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
4731948 +Pennsylvania Department Of Revenue, PO Box 280432, Harrisburg, PA 17128-0432  
4731949 +People's Bank, 105 Leaders Heights Road PO Box 2887, York, PA 17405-2887  
4731952 +Udren Law Offices, PC, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4731938 +EDI: CINGMIDLAND.COM Jul 08 2020 23:38:00 AT&T Mobility, PO Box 537104,  
Atlanta, GA 30353-7104  
4731941 +EDI: CAPITALONE.COM Jul 08 2020 23:38:00 Capital One, PO Box 71083,  
Charlotte, NC 28272-1083  
4731943 +E-mail/PDF: creditonebknotifications@resurgent.com Jul 08 2020 19:44:27 Credit One Bank,  
PO Box 60500, City Of Industry, CA 91716-0500  
4731945 EDI: PHINGENESIS Jul 08 2020 23:38:00 Genesis, PO Box 4499, Beaverton, OR 97076-4499  
4731946 +E-mail/Text: julie.baughner@pinnaclehealth.org Jul 08 2020 19:37:41 Hanover Hospital,  
300 Hiland Ave, Hanover, PA 17331-2203  
4731947 +EDI: IRS.COM Jul 08 2020 23:38:00 Internal Revenue Service, PO Box 7346,  
Centralized Insolvency Operations, Philadelphia, PA 19101-7346  
4779902 EDI: PRA.COM Jul 08 2020 23:38:00 Portfolio Recovery Associates, LLC, POB 12914,  
Norfolk VA 23541  
4754613 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 08 2020 19:37:46  
Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946,  
Harrisburg P A 17128-0946  
4731951 +E-mail/Text: tcm.bk@icba.tcmbank.com Jul 08 2020 19:37:56 TCM Bank, N.A.,  
2701 North Rocky Point Drive, Tampa, FL 33607-5936  
4731953 +EDI: WFFC.COM Jul 08 2020 23:38:00 Wells Fargo, PO Box 997517,  
Sacramento, CA 95899-7517  
4747549 EDI: WFFC.COM Jul 08 2020 23:38:00 Wells Fargo Bank N.A.,  
d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine CA 92623-9657

TOTAL: 11

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826  
4731937 ##+DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1173

TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 10, 2020

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 8, 2020 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com  
James Warmbrodt on behalf of Creditor PNC Bank, National Association bkgroup@kmlawgroup.com  
Joshua I Goldman on behalf of Creditor PNC Bank, National Association  
josh.goldman@padgettllawgroup.com, bkgroup@kmlawgroup.com  
Keith B DeArmond on behalf of Debtor 1 Michael Lynn Brant general.dearmondlaw@gmail.com,  
G10924@notify.cincompass.com  
Keith B DeArmond on behalf of Debtor 2 Deena Marie Brant general.dearmondlaw@gmail.com,  
G10924@notify.cincompass.com  
Kevin BATTERY on behalf of Creditor PNC Bank, National Association kbattery@rascrane.com  
Nicole Bernadette LaBletta on behalf of Creditor PNC Bank, National Association  
nlabletta@pincuslaw.com, brausch@pincuslaw.com  
Thomas I Puleo on behalf of Creditor PNC Bank, National Association tpuleo@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

**Information to identify the case:**

Debtor 1	<u>Michael Lynn Brant</u>	Social Security number or ITIN	xxx-xx-9565
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2 (Spouse, if filing)	<u>Deena Marie Brant</u>	Social Security number or ITIN	xxx-xx-4555
	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number: 1:15-bk-05221-HWV			

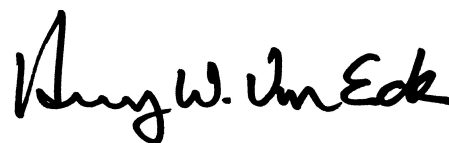
**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Lynn Brant

Deena Marie Brant

**By the  
court:**

Honorable Henry W. Van Eck  
Chief Bankruptcy Judge  
By: LyndseyPrice, Deputy Clerk

7/8/20**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**